

ORIGINAL

IN THE UNITED STATES DISTRICT COURT
FOR THE NORTHERN DISTRICT OF GEORGIA
ATLANTA DIVISION

FILED IN OPEN COURT
U.S.D.C. - Atlanta
OCT 15 2019
By: JAMES N. HATTEN, Clerk
Deputy Clerk

UNITED STATES OF AMERICA

v.

BRIAN GUYTON,
ANDRE JACKSON,
JENNIFER JACKSON, AND
BARBARA WHITE

Criminal Indictment

No.

1:19-CR-404

4:19mj2347

United States Courts
Southern District of Texas
FILED

December 18, 2019

David J. Bradley, Clerk of Court

THE GRAND JURY CHARGES THAT:

COUNT ONE

Conspiracy to Commit Wire and Bank Fraud
(18 U.S.C. § 1349)

1. Beginning on a date unknown, but from in or about January 2015, and continuing through in or about January 2017, in the Northern District of Georgia and elsewhere, the defendants, BRIAN GUYTON, ANDRE JACKSON, JENNIFER JACKSON, and BARBARA WHITE, did knowingly and willfully combine, conspire, confederate, agree, and have a tacit understanding with each other and others known and unknown to the Grand Jury, to commit certain offenses against the United States, namely:

- a. To knowingly devise and intend to devise a scheme and artifice to defraud, and to obtain money and property by means of

materially false and fraudulent pretenses, representations, and promises, and in furtherance thereof utilize interstate wire communications, in violation of Title 18, United States Code, Section 1343.

- b. To knowingly execute and attempt to execute a scheme to defraud financial institutions, as defined in Title 18, United States Code, Section 20, and to obtain moneys, funds, credits, assets, securities, and other property under the custody and control of financial institutions, by means of materially false and fraudulent representations and promises, and by the omission of material facts, in violation of Title 18, United States Code, Section 1344.

Background

At relevant times during this Indictment:

2. BRIAN GUYTON was associated with Intercontinental Motoring, LLC and Alliance Trucking.
3. ANDRE JACKSON was a police officer with the Clayton County Police Department.
4. ANDRE JACKSON was listed as the registered agent for Alot Frontier

Group, LLC and A.R.C. Financial Group, Inc., with the Georgia Secretary of State's Office.

5. JENNIFER JACKSON was listed as the CEO, CFO, and Secretary for World Medical, Inc. with the Georgia Secretary of State's Office.

6. Lenders required truthful information from applicants seeking car loans, including truthful information about the applicant's employment, income, financial condition, assets, liabilities, and the applicant's agreement not to sell, rent, lease, or transfer use of the car without the lender's written permission, which information was material to the lenders' decisions regarding whether to approve the loans and the terms of the loans.

Manner and Means of the Conspiracy

7. The manner and means by which the conspiracy was sought to be accomplished, included, among others, the following:

a. BRIAN GUYTON, ANDRE JACKSON, and other conspirators contracted and otherwise arranged for the purchase of high-end cars in the Northern District of Georgia, Southern District of Texas, and elsewhere for the purpose of reselling or subleasing the cars to third parties.

- b. BRIAN GUYTON, ANDRE JACKSON, JENNIFER JACKSON, and others recruited “straw purchasers” to apply for car loans to purchase high-end cars in exchange for cash payments.
- c. ANDRE JACKSON used his position with the Clayton County Police Department to recruit police department employees and other individuals in the community. ANDRE JACKSON told prospective “straw purchasers” that the car subleasing program was legitimate and would increase their credit score.
- d. BRIAN GUYTON, ANDRE JACKSON, JENNIFER JACKSON, and BARBARA WHITE knowingly submitted and caused to be submitted false and fraudulent information in the “straw purchasers” loan applications, including false and fraudulent information and documentation concerning: (i) income; (ii) employment; (iii) proof of employment; and (iv) length of employment.
- e. ANDRE JACKSON fraudulently listed and caused others to fraudulently list employment with Alot Frontier Group, LLC (CEO, \$102,000 annual salary) and ARC Financial Group, Inc. (CEO, \$425,000 annual salary) in car loan applications.

- f. JENNIFER JACKSON fraudulently listed and caused others to fraudulently list employment with World Medical, Inc. (President, \$115,000 annual salary) in car loan applications.
- g. BARBARA WHITE fraudulently listed and caused others to fraudulently list employment with ARC Financial Group (Regional Director, \$14,443.87 monthly salary) and Clayton County Public School (Principal, \$160,000 annual salary) in car loan applications.
- h. BRIAN GUYTON, ANDRE JACKSON, JENNIFER JACKSON, and BARBARA WHITE knowingly and falsely executed and caused others to falsely execute sales agreements and loan financing documents which certified to the lenders that the loan applicant would not sell, rent, lease or transfer any interest in the vehicle without the lender's written permission.
- i. BRIAN GUYTON and other conspirators using the names of associated companies, including Intercontinental Motoring, LLC, entered into written contracts with "straw purchasers," and agreed to manage the cars, make monthly payments, and obtain car insurance.
- j. Upon purchase of the cars, BRIAN GUYTON and others took possession of the cars and contracted with other individuals to sublease

the cars, contrary to the agreements that the “straw purchasers” had entered into with the lenders.

k. BRIAN GUYTON and other conspirators made some car loan payments on behalf of the “straw purchasers.” At some point, BRIAN GUYTON and other conspirators stopped making loan payments and many of the “straw purchasers” defaulted on their car loans.

All in violation of Title 18, United States Code, Section 1349.

COUNTS TWO through EIGHT

Bank Fraud
(18 U.S.C. §§ 1344 and 2)

8. The Grand Jury re-alleges and incorporates by reference paragraphs two through seven of this Indictment as if fully set forth herein.

Execution of the Scheme

9. On or about the dates set forth below in Column B, in the Northern District of Georgia and elsewhere, for the purpose of executing and attempting to execute the scheme and artifice to defraud and to obtain money as set out in Count One of this Indictment, the defendants identified in Column D below, aided and abetted by each other and others known and unknown to the Grand Jury, did knowingly, and with the intent to defraud, submit loan applications

containing false and fraudulent information to the financial institutions, as

defined in Title 18, United States Code, Section 20, listed in Column F:

Column A	Column B	Column C	Column D	Column E	Column F
Counts	Date	Year, Make & Model of Car, Last four VIN Digits	Defendants	Amount of Loan	Victim Lender
2	3/18/16	2016 Dodge Charger SRT, 9702	BRIAN GUYTON ANDRE JACKSON JENNIFER JACKSON BARBARA WHITE	\$89,959.08	Bank of America
3	3/19/16	2016 BMW I8, 5058	BRIAN GUYTON ANDRE JACKSON JENNIFER JACKSON BARBARA WHITE	\$162,795.50	BMW Bank of North America
4	3/23/16	2015 Mercedes S550, 8606	BRIAN GUYTON ANDRE JACKSON JENNIFER JACKSON BARBARA WHITE	\$80,799.00	American National Bank
5	4/5/16	2014 Mercedes S550, 5421	BRIAN GUYTON ANDRE JACKSON JENNIFER JACKSON BARBARA WHITE	\$68,758.00	Associated Credit Union
6	5/31/16	2016 BMW, X6, 3832	BRIAN GUYTON	\$97,635.11	BMW Bank of North America
7	7/11/16	2016 BMW 740I, 9976	BRIAN GUYTON ANDRE JACKSON JENNIFER JACKSON	\$106,295.44	BMW Bank of North America

8	7/11/16	2014 Mercedes, S63 0896	BRIAN GUYTON ANDRE JACKSON JENNIFER JACKSON	\$127,129.49	BMW Bank of North America
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All in violation of Title 18, United States Code, Section 1344 and Section 2.

COUNTS NINE through TWELVE

Wire Fraud

(18 U.S.C. §§ 1343 and 2)

10. The Grand Jury re-alleges and incorporates by reference paragraphs two through seven of this Indictment as if fully set forth herein.

11. On or about the dates set forth below in Column B, in the Northern District of Georgia and elsewhere, the defendants identified in Column D below, aided and abetted by each other and others known and unknown to the Grand Jury, with the intent to defraud, knowingly devised and intended to devise a scheme and artifice to defraud, and to obtain money and property by means of materially false and fraudulent pretenses, representations, and promises, and by omission of material facts, well knowing and having reason to know that said pretenses were and would be false and fraudulent when made and caused to be made and that said omissions were and would be material, and, in so doing, caused to be transmitted by means of wire communication in interstate commerce writings, signs, signals pictures, and sounds, namely, loan

applications containing materially false information between the senders and

recipients identified in Column F and Column G below:

Column A	Column B	Column C	Column D	Column E	Column F	Column G
Counts	Date	Year, Make & Model of Car, Last four VIN Digits	Defendants	Amount of Loan	Senders of Wires & location	Recipients of Wires & reception location
9	4/24/15	2015, BMW 650L, 9996	BRIAN GUYTON ANDRE JACKSON JENNIFER JACKSON	\$88,187.00	United BMW, Roswell, GA	BMW Financial Services, Hilliard, OH
10	4/30/15	2014, Audi S7, 8780	BRIAN GUYTON ANDRE JACKSON JENNIFER JACKSON	\$62,727.09	Carey Paul Honda, Snellville, GA	Bank of America, Jacksonville, FL
11	10/1/15	2010 Porsche Panamera, 1805	BRIAN GUYTON ANDRE JACKSON JENNIFER JACKSON	\$52,740.00	Georgia Luxury Cars, Marietta, GA	BMW Financial Services, Hilliard, OH
12	3/21/16	2015, Mercedes C300, 9547	BRIAN GUYTON ANDRE JACKSON JENNIFER JACKSON BARBARA WHITE	\$37,320.00	Team One Motorcars, Doraville, GA	Gateway One Lending and Finance, Anaheim, CA

All in violation of Title 18, United States Code, Section 1343 and Section 2.

Forfeiture Provision

12. Upon conviction for one or more of the offenses alleged in Counts One Through Twelve of this Indictment, the defendants shall forfeit to the United States, pursuant to Title 18, United States Code, Sections 981(a)(1)(D), 982(a)(2), and Title 28, United States Code, Section 2461(c), any property constituting or derived from proceeds obtained directly or indirectly as a result of said violations.

13. If, as a result of any act or omission of the defendants, any property subject to forfeiture:

- a. Cannot be located upon the exercise of due diligence;
- b. Has been transferred or sold to, or deposited with, a third person;
- c. Has been placed beyond the jurisdiction of the Court;
- d. Has been substantially diminished in value; or
- e. Has been commingled with other property which cannot be subdivided without difficulty;

the United States intends, pursuant to Title 18, United States Code, Section 982 (b) and Title 21, United States Code, Section 853(p), and Title 28, United States

Code, Section 2461(c), to seek forfeiture of any other property of the defendants up to the value of the forfeitable property.

A True BILL

Shuppel
FOREPERSON

BYUNG J. PAK
United States Attorney

Jeffrey A. Brown by
Charyse L. Mayfield
JEFFREY A. BROWN *with express permission*
Assistant United States Attorney
Georgia Bar No. 088131

600 U.S. Courthouse
75 Spring Street, S.W.
Atlanta, GA 30303
404-581-6000; Fax: 404-581-6181

U.S. Department of Justice
United States Attorney

IN THE UNITED STATES DISTRICT COURT
FOR THE NORTHERN DISTRICT OF GEORGIA

Division: Atlanta
(USAO: 2017R00457)

FILED IN OPEN COURT
U.S.D.C. - Atlanta

OCT 15 2019

By: JAMES N. HATTEN, Clerk
Deputy Clerk

DEFENDANT INFORMATION RELATIVE TO A CRIMINAL ACTION

COUNTY NAME: Clayton

DISTRICT COURT NO.

MAGISTRATE CASE NO.

X Indictment
DATE: October 15, 2019

Information
DATE:

Magistrate's Complaint
DATE:

UNITED STATES OF AMERICA
vs.
BRIAN GUYTON

SUPERSEDING INDICTMENT
Prior Case Number:
Date Filed:

GREATER OFFENSE CHARGED: X Felony Misdemeanor

1:19-CR-404

Defendant Information:

Is the defendant in custody? Yes X No

Will the defendant be arrested pending outcome of this proceeding? X Yes No

Is the defendant a fugitive? Yes X No

Has the defendant been released on bond? Yes X No

Will the defendant require an interpreter? Yes X No

District Judge:

Attorney: Jeffrey A. Brown

Defense Attorney:

U.S. Department of Justice
United States Attorney

FILED IN OPEN COURT
U.S.D.C. - Atlanta

OCT 15 2019

By: JAMES N. HATTEN, Clerk
Deputy Clerk

IN THE UNITED STATES DISTRICT COURT
FOR THE NORTHERN DISTRICT OF GEORGIA

UNITED STATES OF AMERICA

Indictment/Information

v.

1:19-CR-404

Brian Guyton

Agent to Arrest

PRAECIPE

The Clerk is hereby directed to issue a warrant for arrest, certified copy (copies) of indictment attached, returnable instant, in the above-stated case.

Jeffrey A. Brown
Assistant United States Attorney

Filed In Clerk's Office, this _____ day of _____, 2019.

Clerk

By _____
Deputy Clerk

ISSUED AND DELIVERED
TO U.S. MARSHAL

BY: [Signature]
10/17/19 DEPUTY CLERK

Form No. USA-19-8
(Rev. 08/06/87)
N.D.Ga. 08/26/94

40-442 (12/85) Warrant for Arrest

OCT 17 19 PM 2 35 USMS NGA

11477-017
F.D. 459863UNITED STATES DISTRICT COURT
NORTHERN DISTRICT OF GEORGIA

UNITED STATES OF AMERICA,

WARRANT FOR ARREST

VS.

BRIAN GUYTON
AGENT TO ARREST

CASE NO. 1:19-CR-404

To: The United States Marshal
and any Authorized United States OfficerYOU ARE HEREBY COMMANDED to arrest BRIAN GUYTON and bring him or her forthwith
to the nearest magistrate to answer a(n)☒ Indictment ☐ Information ☐ Complaint ☐ Order of Court ☐ Violation Notice ☐ Probation Violation Petition

Charging him or her with (brief description of offense):

Conspiracy to Commit Wire and Bank Fraud; Bank Fraud; Wire Fraud

In violation of Title 18, United States Code, Section(s) 1349; 18 USC 1344; 18 USC 1343

JAMES N. HATTEN

Name of Issuing Officer

Signature of Issuing Officer

Clerk, U.S. District Court

Title of Issuing Officer

October 17, 2019 at Atlanta, Georgia

Date and Location

Bail Fixed at \$ _____

By: _____

Name of Judicial Officer

RETURN

This warrant was received and executed with the arrest of the above-named defendant at:

Date Received: _____

Name and Title of Arresting Officer: _____

Date of Arrest: _____

Signature of Arresting Officer: _____